

Certificate Number: 05781-PAM-DE-036228877

Bankruptcy Case Number: 16-04378



05781-PAM-DE-036228877

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 29, 2021, at 5:34 o'clock AM PST, Joseph Rutkoski completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 29, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President